

In re:
Rudolf G. Berzins
Ingrid Berzins
Debtors

Case No. 17-18410-elf
Chapter 13

District/off: 0313-2
Date Rcvd: Feb 10, 2023

User: admin
Form ID: 138OBJ

Page 1 of 4
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rudolf G. Berzins, Ingrid Berzins, 610 Cider Mill Lane, Perkasie, PA 18944-4082
14028254	Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
14028262	# FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
14210512	+ Kevin G. McDonald, Esquire, KML Law Group, P.C., Atty for Toyota Motor Credit Corp., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14028264	+ Nationwide Credit, POB 26314, Lehigh Valley, PA 18002-6314
14028266	+ PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14028267	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14052974	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 11 2023 00:25:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14028253	Email/Text: ebnbankruptcy@ahm.honda.com	Feb 11 2023 00:25:00	American Honda Finance Corp., PO Box 168008, Irving, TX 75016-8008
14028251	+ Email/PDF: gecsed@recoverycorp.com	Feb 11 2023 00:25:35	American Express, P.O. Box 981537, El Paso, TX 79980-0001
14028250	Email/PDF: bncnotices@becket-lee.com	Feb 11 2023 00:37:05	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14031844	Email/PDF: bncnotices@becket-lee.com	Feb 11 2023 00:37:05	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14031811	Email/PDF: bncnotices@becket-lee.com	Feb 11 2023 00:37:09	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14028255	Email/Text: creditcardbkcorrespondence@bofa.com	Feb 11 2023 00:25:00	Bank of America, PO Box 982235, El Paso, TX 79998
14054308	+ Email/Text: mortgagebkcorrespondence@bofa.com	Feb 11 2023 00:25:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14028257	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 11 2023 00:25:41	CITI Cards, 1500 Boltonfield Street, Columbus, OH 43228
14028261	Email/Text: mrdiscen@discover.com	Feb 11 2023 00:25:00	Discover Bank, 6500 New Albany Road, New

District/off: 0313-2

Date Rcvd: Feb 10, 2023

User: admin

Form ID: 138OBJ

Page 2 of 4

Total Noticed: 34

14199593	+ Email/Text: steve@bottiglierilaw.com	Feb 11 2023 00:25:00	Albany, OH 43054
14028260	+ Email/Text: duffyk@co.delaware.pa.us	Feb 11 2023 00:25:02	Delaware County Tax Claim Bureau, C/O STEPHEN VINCENT BOTTIGLIERI, 66 Euclid Street, Suite C, Woodbury, NJ 08096-4626
14039266	Email/Text: collecadminbankruptcy@fnni.com	Feb 11 2023 00:25:00	Delaware County Tax Claim Bureau, 201 W. Front Street, Media, PA 19063-2768
14030848	Email/Text: collecadminbankruptcy@fnni.com	Feb 11 2023 00:25:00	First National Bank Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14028256	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 11 2023 00:25:34	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14039268	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2023 00:25:40	Chase, Cardmembe Services, PO Box 15123, Wilmington, DE 19850-5123
14059839	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2023 00:25:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14028265	Email/Text: RVSVBICNOTICE1@state.pa.us	Feb 11 2023 00:25:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14056258	+ Email/Text: bankruptcygroup@peco-energy.com	Feb 11 2023 00:25:00	PA Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14029315	+ Email/PDF: rmscedi@recoverycorp.com	Feb 11 2023 00:25:40	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
14032475	Email/Text: RVSVBICNOTICE1@state.pa.us	Feb 11 2023 00:25:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14060258	Email/Text: bankruptcy@td.com	Feb 11 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14028270	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 11 2023 00:25:00	TD Bank, N.A., c/o Schiller Knapp Lefkowitz Hertzell LLP, 70 Gray Road, Falmouth, ME 04105
14038798	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 11 2023 00:25:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14753276	+ Email/Text: EBN@edfinancial.com	Feb 11 2023 00:25:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14028272	Email/Text: jlippincott@uspremiumfinance.com	Feb 11 2023 00:25:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
			US Premium Finance, 280 Technology Parkway, Suite 200, Norcross, GA 30092

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14028263		Ingriada Berzins
14039267		Ingriada Berzins
14080570		Ingriada Berzins
14028273		various tenants
14039278		various tenants
14080581		various tenants
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14039257	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corp., PO Box 168008, Irving, TX 75016-8008
14080560	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance Corp., PO Box 168008, Irving, TX 75016-8008

District/off: 0313-2

Date Rcvd: Feb 10, 2023

User: admin

Form ID: 138OBJ

Page 3 of 4

Total Noticed: 34

14080558	*+	American Express, P.O. Box 981537, El Paso, TX 79980-0001
14039255	*+	American Express, P.O. Box 981537, El Paso, TX 79980-0001
14039254	*	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14080557	*	American Express, P.O. Box 1270, Newark, NJ 07101-1270
14039256	*	American Express Legal, POB 2163, Southeastern, PA 19399-2163
14080559	*	American Express Legal, POB 2163, Southeastern, PA 19399-2163
14039258	*	Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
14080561	*	Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018
14039259	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14080562	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, PO Box 982235, El Paso, TX 79998
14039261	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, CITI Cards, 1500 Boltonfield Street, Columbus, OH 43228
14080564	*P++	CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034, address filed with court:, CITI Cards, 1500 Boltonfield Street, Columbus, OH 43228
14028259	*+	Customers Bank, 1 S. Main Street, Morrisville, PA 19067-1528
14039262	*+	Customers Bank, 1 S. Main Street, Morrisville, PA 19067-1528
14080565	*+	Customers Bank, 1 S. Main Street, Morrisville, PA 19067-1528
14039264	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14080567	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14039263	*+	Delaware County Tax Claim Bureau, 201 W. Front Street, Media, PA 19063-2768
14080566	*+	Delaware County Tax Claim Bureau, 201 W. Front Street, Media, PA 19063-2768
14080569	*P++	FIRST NATIONAL BANK OF OMAHA, 1620 DODGE ST, STOP CODE 3113, OMAHA NE 68102-1593, address filed with court:, First National Bank Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
14039265	*	FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
14080568	*	FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184
14039260	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Cardmemeber Services, PO Box 15123, Wilmington, DE 19850-5123
14080563	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, Cardmemeber Services, PO Box 15123, Wilmington, DE 19850-5123
14080571	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14039269	*+	Nationwide Credit, POB 26314, Lehigh Valley, PA 18002-6314
14080572	*+	Nationwide Credit, POB 26314, Lehigh Valley, PA 18002-6314
14039270	*	PA Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14080573	*	PA Department of Revenue, Bureau of Compliance, Dept. 280946, Harrisburg, PA 17128-0946
14039271	*+	PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14080574	*+	PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338
14028268	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14028269	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14039272	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14039273	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14039274	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14080575	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14080576	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14080577	*	TD Bank, N.A., PO Box 16027, Lewiston, ME 04243-9513
14028271	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14039275	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14039276	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14080578	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14080579	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14039252	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14039277	*P++	US PREMIUM FINANCE, 280 TECHNOLOGY PARKWAY, SUITE 200, NORCROSS GA 30092-2990, address filed with court:, US Premium Finance, 280 Technology Parkway, Suite 200, Norcross, GA 30092
14080580	*P++	US PREMIUM FINANCE, 280 TECHNOLOGY PARKWAY, SUITE 200, NORCROSS GA 30092-2990, address filed with court:, US Premium Finance, 280 Technology Parkway, Suite 200, Norcross, GA 30092
14028252	##	American Express Legal, POB 2163, Southeastern, PA 19399-2163
14028258	##+	Customers Bank, 1 S. Main Street, Morrisville, PA 19067-1528

TOTAL: 6 Undeliverable, 50 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 10, 2023 at the address(es) listed below:

Name	Email Address
BRIAN CRAIG NICHOLAS	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmllawgroup.com bkgroup@kmllawgroup.com
CAROL E. MOMJIAN	on behalf of Creditor Commonwealth Of PA. Dept. Of Revenue cmomjian@attorneygeneral.gov
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KERI P EBECK	on behalf of Creditor Toyota Motor Credit Corporation kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
KEVIN G. MCDONALD	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmllawgroup.com
LEONARD B. ALTIERI, III	on behalf of Creditor Delaware County Tax Claim Bureau laltieri@toscanigillin.com
MARTIN A. MOONEY	on behalf of Creditor TD Bank N.A. Martin.Mooney@ag.ny.gov kcollins@schillernapp.com
REBECCA K. McDOWELL	on behalf of Creditor Customers Bank rmcdowell@slgcollect.com pwirth@slgcollect.com;anovoa@slgcollect.com
United States Trustee	USTPRegion03.PH. ECF@usdoj.gov
ZACHARY PERLICK	on behalf of Joint Debtor Ingrid Berzins Perlick@verizon.net pireland1@verizon.net
ZACHARY PERLICK	on behalf of Debtor Rudolf G. Berzins Perlick@verizon.net pireland1@verizon.net

TOTAL: 12

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Rudolf G. Berzins and Ingrid Berzins

Debtor(s)

Case No: 17-18410-elf

Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 2/10/23